


B23 (Official Form 23) (12/10)

United States Bankruptcy Court
Eastern District of California

CLERK, U.S. BANKRUPTCY COURT
 EASTERN DISTRICT OF CALIFORNIA

 0004298630

In re Kent James Charbonneau

Debtor(s)

Case No. 12-29376Chapter 13

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
 COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☒ I, Kent James Charbonneau, the debtor in the above-styled case, hereby certify that on June 13, 2012, I completed an instructional course in personal financial management provided by !ALWAYS LOWEST PRICE! BANKRUPTCY EDUCATION, LLC, an approved personal financial management provider.

Certificate No. (if any): 15517-CAE-DE-018437280.

☐ I, _____, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of *[Check the appropriate box.]*:

☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);

☐ Active military duty in a military combat zone; or

☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ Kent James Charbonneau
Kent James Charbonneau

Date: June 20, 2012

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 15517-CAE-DE-018437280

Bankruptcy Case Number: 12-29376



15517 CAE-DE-018437280

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 13, 2012, at 9:38 o'clock PM MST, KENT J CHARBONNEAU completed a course on personal financial management given by internet by ! Always Lowest Price! Bankruptcy Education, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of California.

Date: June 13, 2012 By: /s/Katie Powers

Name: Katie Powers

Title: Customer Care and Certificate Specialist